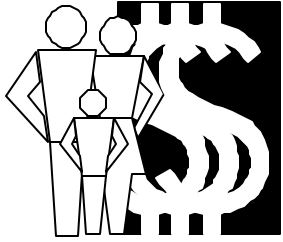


# FRAUD

---



Fraud is an insidious crime. Fraud claims many victims, without regard to age, gender, race or income. There is no typical fraud victim. What is typical, is that once a person is victimized, his or her life will never be the same. At best, fraud crimes and fraud perpetrators leave people distrustful of legitimate business opportunities and investments. At worst, fraud crimes destroy the financial and emotional lives of victims.

Victims of white collar crime may experience the same pain and torturous feelings as victims of violent crime. However, they experience this hurt internally, rather than in a notable, visual manner. Fraud victims, and those around them, are often surprised by the depth and severity of their emotional response to victimization. Because the violation of self is invisible, it may be hard for the victim (and those involved) to accept the degree of upheaval presenting itself in their lives.

Victims of fraud often experience the following, sometimes in stages:

- ~ **DENIAL:** Victims often cope initially by denying what has happened; this saves them from the trauma of facing the fact that they were deceived by a person(s) they trusted.
- ~ **BLAMING OTHERS:** Victims may also try to cope with what has happened by shifting blame.
- ~ **RATIONALIZATION:** Rationalizing is another mechanism that serves to protect victims from the reality that their trust has been violated, and their money lost.
- ~ **SELF-BLAME, SHAME, GUILT:** Whether through societal indifference or of their own accord, victims tend to feel entirely responsible for having allowed themselves to be defrauded.
- ~ **ANGER/RETALIATION:** Victims may express anger and want to strike back.
- ~ **STRESS:** The loss of money, combined with the loss of trust, create significant stress for victims, emotionally and pragmatically.
- ~ **DEPRESSION:** The effects of the crime may include an inability to think clearly, focus and go on with life; victims may question their judgement, become lethargic and ask why they allowed this to happen.
- ~ **ISOLATION:** Victims of white collar crime may suffer their losses in silence rather than risking alienation and blame from others.
- ~ **ACCEPTANCE:** Victims eventually come to understand that they are not to blame, and seek to regain their financial stability and self-confidence.



ARI ZONA ATTORNEY GENERAL  
OFFICE OF VICTIM SERVICES  
1275 W. Washington  
Phoenix, AZ 85007

JANET NAPOLI TANO,  
ATTORNEY GENERAL

## HOW WE CAN HELP

---

As a victim in the Baptist Foundation of Arizona (BFA) case, the Arizona Attorney General's Office of Victim Services (OVS) may assist you in several ways, to cope with both the emotional ramifications as well as the complexities of the criminal justice system.



**Case Updates/Notification:** The criminal justice process and the ultimate resolution of criminal matters can be time-consuming and confusing. To assist you, most of the communications from OVS victim advocates about the BFA case will be made through Clifton R. Jessup and the Baptist Foundation of Arizona Liquidating Trust Board, who have been court-appointed to represent victims for notification purposes. Letters to the trustee and board members will inform of scheduled court proceedings, the outcome of those hearings, and your rights in the process. These letters will also be posted on our web site.



**Web Site:** For your convenience, the Attorney General's web site, [www.ag.state.az.us](http://www.ag.state.az.us) includes the following information: a listing of victims' constitutional rights in Arizona, a description of the justice process, pre-sentence report information, a victim impact statement questionnaire, responses to frequently-asked-questions, and trustee communications. To access this information, at the site simply click on the *Victims' Rights* button, then click on *Victims of Baptist Foundation*. If you do not have Internet access at home, you can gain access at most public libraries.



**BFA Helpline:** If you have questions about the case, you may contact the Attorney General's BFA help-line. We can explain the criminal justice system to you, provide case updates, and suggest resources or make referrals for any emotional problems resulting from the crime. The BFA Helpline is operational Monday through Friday, 1:00 p.m. to 4:00 p.m. For calls from within Maricopa County or out-of-state, the number is **(602) 364-1275**; in-state, but outside of Maricopa, dial **toll-free 1-866-823-6577**.



**Media Guidance:** Whether you prefer anonymity and privacy or welcome publicity and media attention, OVS advocates will support you in your choices. We can help you understand the potential risks and benefits of interacting with the media.



ARI ZONA ATTORNEY GENERAL  
OFFICE OF VICTIM SERVICES  
1275 W. Washington  
Phoenix, AZ 85007

JANET NAPOLI TANO,  
ATTORNEY GENERAL